



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

#16/c
7/29/03

Applicants : Levchin, *et al.*
Application No. : 09/560,215
Filed : April 28, 2000
Docket : X00-001
Title : System and Method for Electronically Exchanging Value
Among Distributed Users

Group/Art Unit : 3624
Examiner : Alain L. Bashore

REPLY UNDER 37 C.F.R. § 1.111

Honorable Commissioner of Patents
Washington, DC 20231

Sir:

In response to the Office Action mailed April 23, 2003, please amend the subject application as follows and consider the corresponding Remarks. This Reply is intended to comply with the *Revised Format* reflecting the planned revision to 37 CFR 1.121.

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GROUP 3600